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Unified Rate Review v6.0

Company Legal Name:Optimum Choice, Inc.

HIOS Issuer ID:97569

State:DE

Effective Date of Rate Change(s):1/0/1900

Market:Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2022to12/31/2022

Total

PMPM

Allowed Claims	\$1,361,649.41	\$606.26
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$1,127,100.23	\$501.83
Risk Adjustment	\$96,160.92	\$42.81
Experience Period Premium	\$1,301,619.31	\$579.53
Experience Period Member Months	2,246	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$136.18	1.049	1.049	1.049	1.049	\$164.90
Outpatient Hospital	\$257.76	1.049	1.049	1.049	1.049	\$312.12
Professional	\$159.07	1.049	1.049	1.049	1.049	\$192.62
Other Medical	\$0.24	1.049	1.049	1.049	1.049	\$0.29
Capitation	\$14.17	1.049	1.049	1.049	1.049	\$17.16
Prescription Drug	\$36.77	1.049	1.049	1.049	1.049	\$44.52
Total	\$604.19					\$731.60

Morbidity Adjustment	1.000
Demographic Shift	1.004
Plan Design Changes	0.995
Other	1.045
Adjusted Trended EHB Allowed Claims PMPM for1/1/2024	\$763.75

Manual EHB Allowed Claims PMPM	\$626.98
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for1/1/2024	\$626.98	\$549,234.48
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$53.73	-\$47,067.48
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$680.71	\$596,301.96

Projected Member Months	876
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